



File No. A31741-A (070457.1015)

PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Hogan

Serial No. : 09/842,522

Filed April 25, 2001

For : FINANCIAL TRANSACTION CARD
WITH INSTALLMENT LOAN FEATURE

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INFORMATION DISCLOSURE STATEMENT

I hereby certify that this paper is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231, on

August 14, 2001

Date of Deposit

Michael A. Fisher

Attorney Name

Attorney Signature

42,536

Registration No.

August 14, 2001

Date of Signature

Commissioner for Patents
Washington, DC. 20231

Sir:

Pursuant to the provisions of 37 C.F.R. §§ 1.97 and 1.98, Applicants bring to the Examiner's attention the document listed on the enclosed PTO Form 1449. The listed document has already been cited and considered by the Examiner in the parent application Serial No.

PATENT

09/144,287. It is requested that the listed document be considered and made of record in the above-identified application.

The Commissioner is hereby authorized to charge the payment of any additional fees required in association with this communication to Deposit Account No. 02-4377.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Robert C. Scheinfeld", written over a horizontal line.

Robert C. Scheinfeld
PTO Reg. No. 31,300

Michael A. Fisher
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Enclosure